

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In The Matter Of:)	
)	
Joseph M. Patania)	Case Number: 11-47167-399
Cynthia A. Patania)	
)	
Debtors)	Chapter 13
)	
CitiMortgage, Inc.)	Motion to Lift Stay filed by
)	CitiMortgage, Inc.
Movant,)	
)	
vs.)	Millsap & Singer, LLC
)	612 Spirit Drive
Joseph M. Patania)	St. Louis, MO 63005
Cynthia A. Patania)	(636) 537-0110
)	
and)	
)	
John V. LaBarge, Jr.)	
)	
Trustee)	
)	
Respondents)	
)	

**SUPPLEMENTAL DECLARATION IN SUPPORT OF
MOTION FOR RELIEF FROM AUTOMATIC STAY**

I, Cheryl Mitchell, declare under penalty of perjury as follows:

1. I am employed as a Vice President - Document Control of CitiMortgage, Inc. ("Movant") and am authorized to sign this supplemental declaration on behalf of Movant. This supplemental declaration is provided in support of the Motion for Relief from Stay (the "Motion") filed contemporaneously herewith.
2. As part of my job responsibilities for CitiMortgage, Inc., I have personal knowledge of and am familiar with the types of records maintained by CitiMortgage, Inc. in connection with the loan that is the subject of the Motion (the "Loan") and the

procedures for creating those types of records. I have access to and have reviewed the books, records and files of CitiMortgage, Inc. that pertain to the Loan and extensions of credit given to the Debtors concerning the property securing such Loan.

3. The information in this declaration is taken from CitiMortgage, Inc.'s business records regarding the loan. The records are: (a) made at or near the time of the occurrence of the matters recorded by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge; (b) kept in the course of CitiMortgage, Inc.'s regularly conducted business activities; and (c) it is the regular practice of CitiMortgage, Inc. to make such records.

4. The Debtors, Joseph M. Patania and Cynthia A. Patania, have executed and delivered or are otherwise obligated with respect to that certain promissory note referenced in the Motion (the "Note"). Pursuant to that certain deed of trust referenced in the Motion (the "Deed of Trust"), all obligations of the Debtors under and with respect to the Note and the Deed of Trust are secured by the property referenced in the Motion.

5. As of July 15, 2014, there are one or more defaults in paying Debtors postpetition amounts due with respect to the Note.

6. As of July 15, 2014, the unpaid principal balance of the Note is \$51,113.22.

7. The following chart sets forth those postpetition payments, due pursuant to the terms of the Note, that have been missed by the Debtors as of July 15, 2014:

Number of Missed Payments	From	To	Missed Principal and Interest	Missed Escrow (if applicable)	Monthly Payment Amount	Total Amounts Missed
3	May 1, 2014	July 1, 2014	\$594.87	\$285.97	\$880.84	\$2,642.52
Less postpetition partial payments (suspense balance):						(\$864.57)

Total: \$1,777.95

8. As of July 15, 2014, the total postpetition arrearage/delinquency is \$1,777.95, consisting of (i) the foregoing total of missed postpetition payments in the amount of \$1,777.95, plus (ii) the following postpetition fees¹:

Description	Amount
NA	\$0.00

9. Attached hereto as Exhibit A is a postpetition payment history.

I hereby declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed this 30th day of July, 2014.



Name: Cheryl Mitchell

Title: Vice President - Document Control

CitiMortgage, Inc.

¹ The total of missed postpetition payments for this escrowed loan include any missed escrow payments. Such missed escrow payments include amounts assessed for taxes and insurance and any previously assessed escrow shortage amount (if applicable). To avoid duplication, postpetition advances (if any) made for insurance, real estate taxes, or similar charges are not listed separately to the extent such advances would have been paid from the missed escrow payments. As part of the next annual RESPA analysis, Movant will determine whether the escrow payments assessed to the debtor (including the missed escrow payments) result in a projected escrow shortage or overage. All rights are hereby reserved to assert or request any escrow amounts in accordance with RESPA and the total postpetition arrearage/delinquency is qualified accordingly.